REMARKS

Applicant files these Remarks in response to the Office's statement of reasons for allowance, appended to the Notice of Allowability mailed on December 27, 2005. It is respectfully requested that the Office issue a supplemental statement to clarify the record regarding the allowed claims.

Applicant respectfully requests that the Office acknowledge for the record, the following:

The Office acknowledges for the record that the claimed element, "host organizer," in allowed claims 21 and 23 of the instant application, is a generic term and is not limited to a binder embodiment. The claimed "host organizer" element is interpreted by the Office to encompass other alternative hand-carried items, provided that such alternative items are enabled by the specification of the instant application.

The Office further acknowledges for the record that the claimed element, "ancillary article," in allowed claims 21, 22 and 24 of the instant application, is a generic term and is not limited to a wallet embodiment. The claimed "ancillary article" element is interpreted by the Office to encompass other alternative portable or hand-held articles useful in connection with a host organizer, provided that such alternative articles are enabled by the specification of the instant application.

Support for the above statements is found in the specification at paragraphs [0013], [0025] and [0026].

Early and favorable reconsideration of the application is most earnestly solicited. If for any reason the Examiner feels that consultation with Applicant's attorney will be helpful, he is invited to call Applicants' attorney.

2-2-06

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Respectfully submitted

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